

Fill in this information to identify your case:

United States Bankruptcy Court for the:
SOUTHERN DISTRICT OF TEXAS

Case number (if known): _____ Chapter you are filing under:

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if

a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses

must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture

Eric

First Name

Allen

Middle Name

Rasberry

Last Name

Suffix (Sr., Jr., II, III)

Tori

First Name

Leigh

Middle Name

Rasberry

Last Name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

First Name

Middle Name

Last Name

First Name

Middle Name

Last Name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 7 4 6 6

OR

9xx - xx - _____

xxx - xx - 7 6 1 5

OR

9xx - xx - _____

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as

☒ I have not used any business names or EINs.

☒ I have not used any business names or EINs.

Business name _____

Business name _____

Business name _____

Business name _____

Business name _____

Business name _____

EIN _____

EIN _____

EIN _____

EIN _____

5. Where you live

10402 Canterra Ct.

Number Street

10402 Canterra Ct.

Number Street

Houston

City

TX

State

77095

ZIP Code

Harris

County

Houston

City

TX

State

77095

ZIP Code

Harris

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

Number Street

P.O. Box

P.O. Box

City

State

ZIP Code

City

State

ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

8. How you will pay the fee

- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
- ☐ **I request that my fee be waived.** You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the

9. Have you filed for bankruptcy within the last 8 years?

- ☐ No
☒ Yes.

District **Southern District of Texas (Houston)** When **10/31/2016** Case number **16-35476**
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ☒ No
☐ Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

11. Do you rent your residence?

- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A)

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

- 12. Are you a sole proprietor of any full- or part-time business?**

- ☒ No. Go to Part 4.
☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any _____

Number _____ Street _____

City _____

State _____

ZIP Code _____

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

- 13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs**

- ☒ No
☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs

Where is the property?

Number _____ Street _____

City _____

State _____

ZIP Code _____

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose

About Debtor 1:

You must check one:

☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.

You must file a certificate from the approved agency,

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.

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☐ I am not required to receive a briefing about credit counseling because of:

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☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?**
- 16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.**

- 17. Are you filing under Chapter 7?**
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
☐ Yes
- 18. How many creditors do you estimate that you owe?**
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
- 19. How much do you estimate your assets to be worth?**
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
- 20. How much do you estimate your liabilities to be?**
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this

X /s/ Eric Allen Rasberry _____

Eric Allen Rasberry, Debtor 1

Executed on **12/06/2018**
 MM / DD / YYYY

X /s/ Tori Leigh Rasberry _____

Tori Leigh Rasberry, Debtor 2

Executed on **12/06/2018**
 MM / DD / YYYY

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to

X /s/ Eloise A. Guzman _____

Signature of Attorney for Debtor

Date **12/06/2018**

MM / DD / YYYY

Eloise A. Guzman _____

Printed name

Guzman Law Firm _____

Firm Name

8225 Gulf Freeway _____

Number Street

Houston _____

City

TX _____

State

77017 _____

ZIP Code

Contact phone **(713) 378-9900** _____

Email address **eloise@guzmanbk.com** _____

08654570 _____

Bar number

TX _____

State

Fill in this information to identify your case and this filing:

Debtor 1	Eric <small>First Name</small>	Allen <small>Middle Name</small>	Rasberry <small>Last Name</small>
Debtor 2 (Spouse, if filing)	Tori <small>First Name</small>	Leigh <small>Middle Name</small>	Rasberry <small>Last Name</small>
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.

10402 Canterra Ct.

Street address, if available, or other description

Houston TX 77095
City State ZIP Code

Harris
County

10402 Canterra Ct.

Legal Description:

LT 30 BLK 1

What is the property?

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
 property identification number: **1223640010030**

Do not deduct secured claims or exemptions. Put the
 amount of any secured claims on **Schedule D:
 Creditors Who Have Claims Secured by Property.**

**Current value of the
 entire property?**

\$303,539.00

**Current value of the
 portion you own?**

\$303,539.00

**Describe the nature of your ownership
 interest (such as fee simple, tenancy by the
 entireties, or a life estate), if known.**

Fee Simple

☒ **Check if this is community property**
 (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....**\$303,539.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? **Yes**
 you own that someone else drives. If you lease a vehicle, also report it on **Schedule G: Executory Contracts and Unexpired Leases.**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

3.1. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on **Schedule D: Creditors Who Have Claims Secured by Property.**

Make: Ford Check one.

Model: Explorer ☐ Debtor 1 only

Year: 2014 ☐ Debtor 2 only

Approximate mileage: 143,500 ☒ Debtor 1 and Debtor 2 only

Other information: 2014 Ford Explorer (approx. 143,500) ☐ At least one of the debtors and another

Current value of the entire property? \$14,512.50

Current value of the portion you own? \$14,512.50

☒ **Check if this is community property** (see instructions)

3.2. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on **Schedule D: Creditors Who Have Claims Secured by Property.**

Make: Ford Check one.

Model: Fusion ☐ Debtor 1 only

Year: 2014 ☐ Debtor 2 only

Approximate mileage: _____ ☒ Debtor 1 and Debtor 2 only

Other information: 2014 Ford Fusion ☐ At least one of the debtors and another

Current value of the entire property? \$10,012.50

Current value of the portion you own? \$10,012.50

☒ **Check if this is community property** (see instructions)

Legal title held by son; equitable

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... →

\$24,525.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe See continuation page(s).

\$19,350.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe
- Televisions \$1000
 - DVD player \$100
 - cameras \$300
 - camcorders \$300
 - computers \$1000
 - monitors \$200
 - laptops \$200
 - Ipads \$300
 - printer \$100
 - cell phones \$500
 - speakers \$100
 - sound bars \$100

\$4,300.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

8. Collectibles of value

*Examples:*Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe _____

9. Equipment for sports and hobbies

*Examples:*Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
☒ Yes. Describe Playstation \$400 \$600.00
Wii \$200

10. Firearms

*Examples:*Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe _____

11. Clothes

*Examples:*Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe See continuation page(s). \$6,700.00

12. Jewelry

*Examples:*Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe See continuation page(s). \$10,700.00

13. Non-farm animals

*Examples:*Dogs, cats, birds, horses

- ☐ No
☒ Yes. Describe \$1,000.00

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information..... _____

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... →

\$42,650.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

*Examples:*Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
☒ Yes..... Cash: \$25.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1. Checking account: Bank of America - Checking account

\$3,972.20

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them _____

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____

State: _____

Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: _____

Maintenance: _____

Support: _____

Divorce settlement: _____

Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.....

Company name:	Beneficiary:	Surrender or refund value:
_____	_____	\$0.00
Primerica - Life Insurance		
Husband - Face value \$1,000,000		
Wife - face value \$150,000		
Children - face value \$10,000		
_____	_____	\$0.00
_____	_____	\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim _____

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim _____

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$3,997.20

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No
☐ Yes. Describe _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
☐ Yes. Describe _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No
☐ Yes. Describe _____

41. Inventory

- ☒ No
☐ Yes. Describe _____

42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Describe Name of entity: _____ % of ownership: _____

43. Customer lists, mailing lists, or other compilations

- ☒ No
☐ Yes. Do your lists include personally identifiable information as defined in 11 U.S.C. § 101(41A)?
☐ No
☐ Yes. Describe _____

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

\$0.00

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known) _____

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes.. _____

48. **Crops--either growing or harvested**

- ☒ No
☐ Yes. Give specific
information..... _____

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No
☐ Yes.. _____

50. **Farm and fishing supplies, chemicals, and feed**

- ☒ No
☐ Yes.. _____

51. **Any farm- and commercial fishing-related property you did not already list**

- ☒ No
☐ Yes. Give specific
information..... _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... →

\$0.00

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	<u>\$303,539.00</u>
56. Part 2: Total vehicles, line 5	<u>\$24,525.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$42,650.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$3,997.20</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61.....	<u>\$71,172.20</u>	Copy personal property total → + <u>\$71,172.20</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<u>\$374,711.20</u>

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

6. Household goods and furnishings (details):

Living Room:	<u>\$3,700.00</u>
sofa \$1000	
recliner \$500	
love seat \$500	
coffee table/end table \$200	
entertainment center \$1000	
 Kitchen and Dining Room:	 <u>\$6,000.00</u>
food in pantry and freezer \$500	
stove \$400	
refrigerator \$1000	
microwave oven \$200	
small appliances \$200	
pots and pans \$300	
dishes and glassware \$1000	
flatware \$100	
sterling ware \$100	
China \$200	
Crystal \$200	
table and chairs \$1000	
 Bedroom 1:	 <u>\$2,600.00</u>
bed \$1000	
dresser \$1000	
night stand \$500	
 Bedroom 2:	 <u>\$600.00</u>
bed \$300	
dresser \$100	
chest \$100	
 Bedroom 3:	 <u>\$500.00</u>
bed \$200	
dresser \$100	
chest \$100	
 Misc:	 <u>\$3,000.00</u>
Towels \$200	
linens \$300	
hair appliances \$100	
washer \$400	
dryer \$600	
vacuum cleaner \$200	
holiday decor \$500	
bibles \$100	
cookbooks \$100	
 Lawn & Garden:	 <u>\$2,000.00</u>
weed eater \$200	
leaf blower \$100	
patio table and chairs \$500	
ladders \$100	
hand tools \$100	

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

Garage:	\$950.00
refrigerator \$300	
table \$50	
recliner chair (broken) \$100	
golf clubs \$200	
son's items \$200	

11. Clothes (details):

Debtor:	\$2,100.00
Shirts \$500	
pants \$500	
shorts \$400	
shoes \$500	
coats/sweaters \$100	

Joint debtor:	\$3,700.00
suits \$300	
dressess \$500	
skirts \$300	
shirts \$500	
pants \$400	
shorts \$200	
shoes \$400	
coats/sweaters \$200	
belts \$100	
wallets \$200	
purses \$500	

Children:	\$900.00
shirts \$200	
pants \$200	
shorts \$200	
shoes \$200	

12. Jewelry (details):

Debtor:	\$1,000.00
Wedding ring \$1000	

Joint debtor:	\$9,700.00
wedding ring \$8000	
watch \$500	
chain \$400	
necklace \$200	
earrings \$200	
bracelets \$100	
costume jewelry \$100	

Debtor 1

Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Fill in this information to identify your case:

Debtor 1	Eric First Name	Allen Middle Name	Rasberry Last Name
Debtor 2 (Spouse, if filing)	Tori First Name	Leigh Middle Name	Rasberry Last Name
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number _____ (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Additional Page C as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so

is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from Schedule A/B ☒ Check only one box for

Brief description: 10402 Canterra Ct. Legal Description: LT 30 BLK 1 STONE GATE SEC 10	<u>\$303,539.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any	
--	---------------------	--	--

Line from Schedule A/B: 1.1

Brief description: 2014 Ford Explorer (approx. 143,500 miles)	<u>\$14,512.50</u>	<input checked="" type="checkbox"/> <u>\$1,886.50</u> <input type="checkbox"/> 100% of fair market value, up to any	11 U.S.C. § 522(d)(2)
--	--------------------	--	-----------------------

Line from Schedule A/B: 3.1

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for

Brief description:
2014 Ford Fusion
Legal title held by son; equitable interest

\$10,012.50

☒ **\$0.00**
☐ 100% of fair market value, up to any

11 U.S.C. § 522(d)(2)

Line from Schedule A/B: **3.2**

Brief description:
Living Room:
sofa \$1000
recliner \$500
love seat \$500
coffee table/end table \$200
entertainment center \$1000

\$3,700.00

☒ **\$3,700.00**
☐ 100% of fair market value, up to any

11 U.S.C. § 522(d)(3)

Line from Schedule A/B: **6**

Brief description:
Kitchen and Dining Room:
food in pantry and freezer \$500
stove \$400
refrigerator \$1000
microwave oven \$200
small appliances \$200
pots and pans \$300
dishes and glassware \$1000
flatware \$100
sterling ware \$100
China \$200
Crystal \$200
table and chairs \$1000

\$6,000.00

☒ **\$6,000.00**
☐ 100% of fair market value, up to any

11 U.S.C. § 522(d)(3)

Line from Schedule A/B: **6**

Brief description:
Bedroom 1:
bed \$1000
dresser \$1000
night stand \$500

\$2,600.00

☒ **\$2,600.00**
☐ 100% of fair market value, up to any

11 U.S.C. § 522(d)(3)

Line from Schedule A/B: **6**

Brief description:
Bedroom 2:
bed \$300
dresser \$100
chest \$100

\$600.00

☒ **\$600.00**
☐ 100% of fair market value, up to any

Line from Schedule A/B: **6**

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for

Brief description: **Bedroom 3:**
 bed \$200
 dresser \$100
 chest \$100

\$500.00 ☒ \$500.00 11 U.S.C. § 522(d)(3)
☐ 100% of fair market value, up to any

Line from Schedule A/B: 6

Brief description: **Misc:**
 Towels \$200
 linens \$300
 hair appliances \$100
 washer \$400
 dryer \$600
 vacuum cleaner \$200
 holiday decor \$500
 bibles \$100
 cookbooks \$100

\$3,000.00 ☒ \$3,000.00
☐ 100% of fair market value, up to any

Line from Schedule A/B: 6

Brief description: **Lawn & Garden:**
 weed eater \$200
 leaf blower \$100
 patio table and chairs \$500
 ladders \$100
 hand tools \$100

\$2,000.00 ☒ \$2,000.00 11 U.S.C. § 522(d)(3)
☐ 100% of fair market value, up to any

Line from Schedule A/B: 6

Brief description: **Garage:**
 refrigerator \$300
 table \$50
 recliner chair (broken) \$100
 golf clubs \$200
 son's items \$200

\$950.00 ☒ \$950.00
☐ 100% of fair market value, up to any

Line from Schedule A/B: 6

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for

Brief description:
 Televisions \$1000
 DVD player \$100
 cameras \$300
 camcorders \$300
 computers \$1000
 monitors \$200
 laptops \$200
 Ipads \$300
 printer \$100
 cell phones \$500
 speakers \$100
 sound bars \$100

\$4,300.00

☒
☐

\$4,300.00

100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(3)

Line from Schedule A/B: 7

Brief description:
 Playstation \$400
 Wii \$200

\$600.00

☒
☐

\$600.00

100% of fair
 market
 value, up to any

Line from Schedule A/B: 9

Brief description:
 Debtor:
 Shirts \$500
 pants \$500
 shorts \$400
 shoes \$500
 coats/sweaters \$100
 ties \$100

\$2,100.00

☒
☐

\$1,600.00

100% of fair
 market
 value, up to any

Line from Schedule A/B: 11

Brief description:
 Debtor:
 Shirts \$500
 pants \$500
 shorts \$400
 shoes \$500
 coats/sweaters \$100
 ties \$100

\$2,100.00

☒
☐

\$500.00

100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(5)

Line from Schedule A/B: 11

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for

Brief description:
Joint debtor:
suits \$300
dresses \$500
skirts \$300
shirts \$500
pants \$400
shorts \$200
shoes \$400
coats/sweaters \$200
belts \$100
wallets \$200
purses \$500
scarves \$100

\$3,700.00

☒
 ☐

\$0.00

11 U.S.C. § 522(d)(3)

100% of fair
market
value, up to any

Line from Schedule A/B: 11

Brief description:
Joint debtor:
suits \$300
dresses \$500
skirts \$300
shirts \$500
pants \$400
shorts \$200
shoes \$400
coats/sweaters \$200
belts \$100
wallets \$200
purses \$500
scarves \$100

\$3,700.00

☒
 ☐

\$3,700.00

11 U.S.C. § 522(d)(3)

100% of fair
market
value, up to any

Line from Schedule A/B: 11

Brief description:
Children:
shirts \$200
pants \$200
shorts \$200
shoes \$200
coats/sweaters \$100

\$900.00

☒
 ☐

\$0.00

11 U.S.C. § 522(d)(3)

100% of fair
market
value, up to any

Line from Schedule A/B: 11

Debtor 1 **Eric Allen Raspberry**
Tori Leigh Raspberry

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for

Brief description:
 Children:
 shirts \$200
 pants \$200
 shorts \$200
 shoes \$200
 coats/sweaters \$100

\$900.00

☒
☐

\$900.00
 100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(5)

Line from Schedule A/B: 11

Brief description:
 Debtor:

\$1,000.00

☒
☐

\$1,000.00
 100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(4)

Line from Schedule A/B: 12

Brief description:
 Joint debtor:
 wedding ring \$8000
 watch \$500
 chain \$400
 necklace \$200
 earrings \$200
 bracelets \$100
 costume jewelry \$100
 rings \$200

\$9,700.00

☒
☐

\$2,200.00
 100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(4)

Line from Schedule A/B: 12

Brief description:
 Joint debtor:
 wedding ring \$8000
 watch \$500
 chain \$400
 necklace \$200
 earrings \$200
 bracelets \$100
 costume jewelry \$100
 rings \$200

\$9,700.00

☒
☐

\$7,500.00
 100% of fair
 market
 value, up to any

Line from Schedule A/B: 12

Brief description:
 Dog (multi-poo)
 (1st exemption claimed for this asset)

\$1,000.00

☒
☐

\$0.00
 100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(3)

Line from Schedule A/B: 13

Brief description:
 Dog (multi-poo)

\$1,000.00

☒
☐

\$1,000.00
 100% of fair
 market
 value, up to any

11 U.S.C. § 522(d)(5)

Line from Schedule A/B: 13

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property

Current value of
the portion you
own

Amount of the
exemption you claim

Specific laws that allow exemption

Copy the value from
Schedule A/B

Check only one box
for

Brief description:
Cash on hand

\$25.00



\$25.00

11 U.S.C. § 522(d)(5)



100% of fair
market
value, up to any

Line from Schedule A/B: 16

Brief description:
Bank of America - Checking account

\$3,972.20



\$3,972.20

11 U.S.C. § 522(d)(5)



100% of fair
market
value, up to any

Line from Schedule A/B: 17.1

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Eric Allen Rasberry
Tori Leigh Rasberry

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$303,539.00	\$309,535.67	\$0.00	\$0.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$24,525.00	\$24,626.00	\$1,886.50	\$1,886.50	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$19,350.00	\$0.00	\$19,350.00	\$19,350.00	\$0.00
7.	Electronics	\$4,300.00	\$0.00	\$4,300.00	\$4,300.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$600.00	\$0.00	\$600.00	\$600.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$6,700.00	\$0.00	\$6,700.00	\$6,700.00	\$0.00
12.	Jewelry	\$10,700.00	\$0.00	\$10,700.00	\$10,700.00	\$0.00
13.	Non-farm animals	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$25.00	\$0.00	\$25.00	\$25.00	\$0.00
17.	Deposits of money	\$3,972.20	\$0.00	\$3,972.20	\$3,972.20	\$0.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Eric Allen Rasberry
Tori Leigh Rasberry

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$374,711.20	\$334,161.67	\$48,533.70	\$48,533.70	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Eric Allen Rasberry
Tori Leigh Rasberry

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				
<u>Personal Property</u>				
(None)				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

Summary	
A. Gross Property Value (not including surrendered property)	\$374,711.20
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$374,711.20
D. Gross Amount of Encumbrances (not including surrendered property)	\$334,161.67
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$334,161.67
G. Total Equity (not including surrendered property) / (A-D)	\$48,533.70
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$48,533.70
J. Total Exemptions Claimed Card Used: \$18,197.20, Available: \$8,002.80)	\$48,533.70
K. Total Non-Exempt Property Remaining (G-J)	\$0.00

Fill in this information to identify your case:

Debtor 1	Eric <small>First Name</small>	Allen <small>Middle Name</small>	Rasberry <small>Last Name</small>
Debtor 2 (Spouse, if filing)	Tori <small>First Name</small>	Leigh <small>Middle Name</small>	Rasberry <small>Last Name</small>
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
\$2,000.00	\$1,000.00	\$1,000.00

2.1

Acceptance Now

Creditor's name

501 Headquarters Dr.

Number Street

Describe the property that secures the claim:

Refrigerator

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Agreement

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$2,000.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known)

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A

Amount of claim

Do not deduct the value of collateral

Column B

Value of collateral

that supports this claim

Column C

Unsecuredportion
If any

2.2

Cypress-Fairbanks ISD

Creditor's name

10494 Jones Rd., Suite 106

Number Street

Describe the property that
secures the claim:10402 Canterra Ct. -
escrowed

\$3,136.77

\$303,539.00

Houston TX 77065

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim relates
to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
Taxes

Date debt was incurred Last 4 digits of account number 0 0 3 0

2.3

Exeter Finance Corp

Creditor's name

PO Box 166008

Number Street

Describe the property that
secures the claim:2014 Ford Explorer (approx.
143,500 miles)

\$12,626.00

\$14,512.50

Irving TX 75016

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim relates
to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
Automobile

Date debt was incurred 06/16/2014 Last 4 digits of account number 1 0 0 1

Add the dollar value of your entries in Column A on this page. Write
that number here:

\$15,762.77

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known)

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
 If any

2.4

Harris County Tax Office

Creditor's name

P. O. Box 4622

Number Street

Describe the property that secures the claim:

10402 Canterra Ct. -
 escrowed

\$2,016.22**\$303,539.00****Houston TX 77210-4622**

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Date debt was incurred

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Ad Valorem Taxes

Last 4 digits of account number **0 0 3 0**

2.5

Internal Revenue Service

Creditor's name

P O Box 7346

Number Street

Describe the property that secures the claim:

Equity

\$69,471.29**\$303,539.00****\$5,996.67****Philadelphia PA 19101-7346**

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Date debt was incurred

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Taxes

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$71,487.51

Debtor 1 **Eric Allen Raspberry**
Tori Leigh Raspberry

Case number (if known)

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
 If any

2.6

Describe the property that secures the claim:

\$208,484.45

\$303,539.00

Ocwen Loan Servicing

Creditor's name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100

10402 Canterra Ct.

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

West Palm Beach FL 33409

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Conventional Real Estate Mortgage

Date debt was incurred **05/19/2005**Last 4 digits of account number **4 6 8 1**

2.7

Describe the property that secures the claim:

\$16,882.31

\$16,882.31

Ocwen Loan Servicing

Creditor's name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100

10402 Canterra Ct.

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

West Palm Beach FL 33409

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Arrearage claim

Date debt was incurred **Various**Last 4 digits of account number **4 6 8 1**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$225,366.76

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known)

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.8

Ocwen Loan Servicing

Creditor's name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100

Describe the property that secures the claim:

10402 Canterra Ct.

\$55,618.80

\$55,618.80

West Palm Beach FL 33409

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Escrow Claim

Date debt was incurred **Various**Last 4 digits of account number **4 6 8 1**

2.9

Remington MUD 1

Creditor's name

Avik Bonnerjee, Tax Assessor Collec

Number Street

13333 Northwest Freeway, Ste. 505

Describe the property that secures the claim:

10402 Canterra Ct. -

escrowed

\$1,563.23

\$303,539.00

Houston TX 77040

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
 Ad Valorem Taxes

Date debt was incurred

Last 4 digits of account number **0 0 3 0**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$57,182.03

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A

Amount of claim

Do not deduct the value of collateral

Column B

Value of collateral

that supports this claim

Column C

Unsecuredportion
If any

2.10

**Describe the property that
secures the claim:**

\$24,863.71

\$303,539.00

S-G Owners Association

Creditor's name

10402 Canterra Ct.

c/o RMWBH - Mary Shiloh, TBLS-BCI

Number Street

2800 Post Oak Blvd., Ste. 5777**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Houston TX 77056

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)
Homeowner Association Dues

☐ **Check if this claim relates
to a community debt**

Date debt was incurred _____ **Last 4 digits of account number** _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$24,863.71

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$396,662.78

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1,

1

Linebarger, Goggan, Blair & Sampson, LLP

Name

P.O. Box 3064

Number Street

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number _____

Houston

City

TX

State

77253-3064

ZIP Code

2

Roberts Markel Weinberg Butler Hailey

Name

2800 Post Oak Blvd., Suite 5777

Number Street

On which line in Part 1 did you enter the creditor? **2.10**

Last 4 digits of account number _____

Houston

City

TX

State

77056

ZIP Code

Fill in this information to identify your case:

Debtor 1 Eric Allen Rasberry
First Name Middle Name Last Name

Debtor 2 Tori Leigh Rasberry
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed on *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	\$13,877.00	\$13,877.00	\$0.00

Attorney General/Child Support Division

Priority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 12017**Austin**

City

TX

State

78711

ZIP Code

Last 4 digits of account number 7 4 2 4When was the debt incurred? 05/20/2012As of the date you file, the claim is ☒ Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of PRIORITY unsecured claim:

- ☒ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify _____

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.2

\$3,914.00	\$3,914.00	\$0.00
-------------------	-------------------	---------------

Guzman Law Firm

Priority Creditor's Name

8225 Gulf Freeway

Number Street

Last 4 digits of account number _____

When was the debt incurred? **12/03/2018**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Houston

City

TX

State

77017

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☒ Other. Specify Attorney fees for this case

Is the claim subject to offset?

- ☒ No
☐ Yes

2.3

\$8,475.84	\$1,751.20	\$6,724.64
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Internal Revenue Service

Priority Creditor's Name

P O Box 7346

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Philadelphia

City

PA

State

19101-7346

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim,

Total claim

\$150.00

4.1

Afni

Nonpriority Creditor's Name

PO Box 3427

Number Street

Bloomington

IL

61702

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 3 6 6 9

When was the debt incurred? 11/2014

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

4.2

Amex

Nonpriority Creditor's Name

Correspondence/Bankruptcy

Number Street

PO Box 981540

El Paso

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 5 3 9 3

When was the debt incurred? 03/03/1978

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$31,863.78

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

\$4,515.48

Amex

Nonpriority Creditor's Name

Correspondence/Bankruptcy

Number Street

PO Box 981540

El Paso

TX

79998

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 9 4 4 3

When was the debt incurred? 09/15/1978

As of the date you file, the claim is ☐ Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.4

\$559.00

ARS

Nonpriority Creditor's Name

PO Box 459079

Number Street

Sunrise

FL

33345

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 5 9 8 4

When was the debt incurred?

As of the date you file, the claim is ☐ Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$124.52

4.5

Ashley Funding Services

Nonpriority Creditor's Name

c/o Resurgent Capital Services

Number Street

PO Box 10587

Greenville

SC

29603-0587

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 6 2 2

When was the debt incurred?

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

4.6

Cavalry Portfolio Services LLC

Nonpriority Creditor's Name

500 Summit Lake Drive Ste. 400

Number Street

Valhalla

NY

10595

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 0 3 5 6

When was the debt incurred?

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

\$0.00

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.7

\$0.00**Cavalry Portfolio Services LLC**

Nonpriority Creditor's Name

500 Summit Lake Drive Ste. 400

Number Street

Valhalla**NY****10595**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 0 0 8 4**When was the debt incurred?****As of the date you file, the claim is** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

4.8

\$592.91**Cavalry Portfolio Services LLC**

Nonpriority Creditor's Name

500 Summit Lake Drive Ste. 400

Number Street

Valhalla**NY****10595**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 0 1 9 3**When was the debt incurred?****As of the date you file, the claim is** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$124.00

4.9

Central Financial Control

Nonpriority Creditor's Name

PO Box 66044

Number Street

Anaheim CA 92816

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 6 2 2

When was the debt incurred? 3/2016

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Unsecured Debt

4.10

Citimortgage Inc.

Nonpriority Creditor's Name

Attn: Citimortgage Corp

Number Street

1000 Technology Dr

O'Fallen MO 63368

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 3 2 2 7

When was the debt incurred? 05/26/2005

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Real Estate Specific Type Unknown

\$0.00

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.11

\$86.38**Cypress Heart and Vascular Center**

Nonpriority Creditor's Name

PO Box 3686 - Dept. 475

Number Street

Houston TX 77253-3686

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 4 9 8 0**When was the debt incurred?** _____**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

4.12

\$71.18**Houston Interventional Cardiol**

Nonpriority Creditor's Name

21212 NW Fwy, Ste. 535

Number Street

Cypress TX 77429-5888

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 5 6 1 9**When was the debt incurred?** _____**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.13

\$6,628.38

Midland Funding, LLC.

Nonpriority Creditor's Name

PO Box 2011

Number Street

Warren

MI

48090

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 4 2 1 6

When was the debt incurred? _____

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

4.14

\$1,414.00

Portfolio Recovery

Nonpriority Creditor's Name

PO Box 41021

Number Street

Norfolk

VA

23541

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 8 2 4 2

When was the debt incurred? 01/21/2016

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Factoring Company Account

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.15

\$9,654.88

Portfolio Recovery

Nonpriority Creditor's Name

PO Box 41067

Number Street

Norfolk VA 23541

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 3 5 3

When was the debt incurred?

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Factoring Company Account

4.16

\$7,104.39

Portfolio Recovery

Nonpriority Creditor's Name

PO Box 41067

Number Street

Norfolk VA 23541

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 9 0 0 3

When was the debt incurred?

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Factoring Company Account

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.17

(\$1.00)

Real Time Resolutions

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 36655

Dallas

TX

75235

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 0 4 3 7

When was the debt incurred? 05/2005

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Conventional Real Estate Mortgage

4.18

\$275.52

US Anesthesia Partners of Texas

Nonpriority Creditor's Name

PO Box 660267

Number Street

Dallas

TX

75266-0267

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 8 2 3 8

When was the debt incurred?

As of the date you file, the claim is Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unsecured Debt

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$13,877.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$8,475.84</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here	6d. + <u>\$3,914.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <div style="border: 1px solid black; padding: 2px;"><u>\$26,266.84</u></div>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here	6i. + <u>\$63,163.42</u>
	6j. Total. Add lines 6f through 6i.	6j. <div style="border: 1px solid black; padding: 2px;"><u>\$63,163.42</u></div>

Fill in this information to identify your case:

Debtor 1	Eric <small>First Name</small>	Allen <small>Middle Name</small>	Rasberry <small>Last Name</small>
Debtor 2 (Spouse, if filing)	Tori <small>First Name</small>	Leigh <small>Middle Name</small>	Rasberry <small>Last Name</small>
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.



Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule D, Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease **State what the contract or lease is for**

Fill in this information to identify your case:

Debtor 1	Eric <small>First Name</small>	Allen <small>Middle Name</small>	Rasberry <small>Last Name</small>
Debtor 2 (Spouse, if filing)	Tori <small>First Name</small>	Leigh <small>Middle Name</small>	Rasberry <small>Last Name</small>
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible.

If

two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☒ Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

Tori Rasberry

Name of your spouse, former spouse, or legal equivalent

10402 Canterra Ct.

Number Street

Houston

City

TX

State

77095

ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: **Your codebtor**Column 2: **The creditor to whom you owe the debt**

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Eric <small>First Name</small>	Allen <small>Middle Name</small>	Rasberry <small>Last Name</small>
Debtor 2 (Spouse, if filing)	Tori <small>First Name</small>	Leigh <small>Middle Name</small>	Rasberry <small>Last Name</small>
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income**12/15**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information

about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

	<u>Debtor 1</u>	<u>Debtor 2 or non-filing spouse</u>
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Sales</u>	<u>Sales Manager</u>
Employer's name	<u>Solvchem</u>	<u>Staff Force</u>
Employer's address	<u>1904 Mykawa Rd.</u> <small>Number Street</small>	<u>419 Mason Park</u> <small>Number Street</small>
	<u>Pearland</u> <u>TX</u> <u>77581</u> <small>City State Zip Code</small>	<u>Katy</u> <u>TX</u> <u>77450</u> <small>City State Zip Code</small>

How long employed there? Since 8/20/2018Since 8/11/2011**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
2. List monthly gross wages, salary, and commissions (include all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<u>\$6,500.00</u>	<u>\$4,583.34</u>
3. Estimate and list monthly overtime pay.	<u>\$625.00</u>	<u>\$2,464.17</u>
4. Calculate gross income Add line 2 + line 3.	<u>\$7,125.00</u>	<u>\$7,047.51</u>

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$7,125.00	\$7,047.51
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$1,155.67	\$1,196.26
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$486.74	\$210.43
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: Disability	5h.+ \$0.00	\$7.76
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	\$1,642.41	\$1,414.45
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$5,482.59	\$5,633.06
8. List all other income regularly received:		
8a. Net income from rental property and from operating a Attach a statement for each property and business showing gross receipts, ordinary and necessary business	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a Include alimony, spousal support, child support, maintenance,	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance) Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: Avg. Expense Reimbursement	8h.+ \$269.97	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$269.97	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$5,752.56	\$5,633.06
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Specify: _____		\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.		\$11,385.62
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Joint debtor is paid commission in addition to her regular salary. The commission income is listed under overtime.		Combined monthly income

Fill in this information to identify your case:

Debtor 1	<u>Eric</u>	<u>Allen</u>	<u>Rasberry</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Tori</u>	<u>Leigh</u>	<u>Rasberry</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u></u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY**Official Form 106J****Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>son</u>	<u>25 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>son</u>	<u>22 years</u>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
<u>son</u>	<u>21 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>son</u>	<u>14 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u></u>	<u></u>	<input type="checkbox"/> No <input type="checkbox"/> Yes

- 3. Do your expenses include expenses of people other than yourself and your dependents?**
- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

- 4. The rental or home ownership expenses for your residence.**
- Include first mortgage payments and any rent for the ground or lot.
- If not included in line 4:**

4a. Real estate taxes	4a. <u></u>
4b. Property, homeowner's, or renter's insurance	4b. <u></u>
4c. Home maintenance, repair, and upkeep expenses (See continuation sheet(s) for details)	4c. <u>\$268.00</u>
4d. Homeowner's association or condominium dues	4d. <u>\$72.00</u>

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence , as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas (See continuation sheet(s) for details)	3a.	<u>\$625.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$130.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services (See continuation sheet(s) for details)	3c.	<u>\$400.00</u>
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies (See continuation sheet(s) for details)	7.	<u>\$530.00</u>
8. Childcare and children's education costs (See continuation sheet(s) for details)	3.	<u>\$850.00</u>
9. Clothing, laundry, and dry cleaning	9.	<u>\$145.00</u>
10. Personal care products and services (See continuation sheet(s) for details)	10.	<u>\$490.00</u>
11. Medical and dental expenses	11.	<u>\$300.00</u>
12. Transportation Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$200.00</u>
14. Charitable contributions and religious donations	14.	<u>\$150.00</u>
15. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$245.82</u>
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$580.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2014 Ford Fusion (under son's name)	17a.	<u>\$399.89</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify Acceptance Now	17c.	<u>\$189.17</u>
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: See continuation sheet 21. + **\$369.97**

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. \$6,244.85
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$6,244.85

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$11,385.62
23b. Copy your monthly expenses from line 22c above.	23b. - \$6,244.85
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$5,140.77

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage

☒ No.

☐ Yes. Explain here:
None.

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

4c. Maintenance, repair, and upkeep expenses for your residence (details):

Pool Maintenance	\$168.00
Yard care	\$100.00
Total:	\$268.00

6a. Electricity, heat, natural gas (details):

Electricity	\$550.00
Gas/Heating fuel	\$75.00
Total:	\$625.00

6c. Telephone, cell phone, Internet, satellite, and cable services (details):

	\$100.00
Cellular phone	\$300.00
Total:	\$400.00

7. Food and housekeeping supplies (details):

Groceries	\$350.00
	\$100.00
	\$80.00
Total:	\$530.00

8. Childcare and children's education costs (details):

Transportation expense for son (minor)	\$200.00
Educational expenses (College/Private School): Tuition, books	\$400.00
	\$250.00
Total:	\$850.00

10. Personal care products and services (details):

Barber shop/Beauty parlor/Nail Salon	\$140.00
Toiletries, hygiene products	\$100.00
Gym	\$250.00
Total:	\$490.00

21. Other. Specify:

Pet food	\$100.00
Avg. expense for Husband's employment (reimbursed)	\$269.97
Total:	\$369.97

Fill in this information to identify your case:

Debtor 1	Eric <small>First Name</small>	Allen <small>Middle Name</small>	Rasberry <small>Last Name</small>
Debtor 2 (Spouse, if filing)	Tori <small>First Name</small>	Leigh <small>Middle Name</small>	Rasberry <small>Last Name</small>
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$303,539.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$71,172.20
1c. Copy line 63, Total of all property on Schedule A/B.....	\$374,711.20

Part 2: Summarize Your Liabilities**Your liabilities**

Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$396,662.78
---	---------------------

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$26,266.84
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$63,163.42

Your total liabilities**\$486,093.04****Part 3: Summarize Your Income and Expenses****4. Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$11,385.62
---	--------------------

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$6,244.85
---	-------------------

Debtor 1

Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income, copy your total current monthly income from Official Form 122A-1 Line 10R, Form 122B Line 10R, Form 122C-1 Line 14.**\$13,718.83****9. Copy the following special categories of claims from Part 4, line 8, or Schedule E/F:****Total claim****From Part 4 or Schedule E/F, copy the following:**

9a. Domestic support obligations. (Copy line 6a.)	<u>\$13,877.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$8,475.84</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) +	<u>\$0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$22,352.84</u>

Fill in this information to identify your case:

Debtor 1	Eric First Name	Allen Middle Name	Rasberry Last Name
Debtor 2 (Spouse, if filing)	Tori First Name	Leigh Middle Name	Rasberry Last Name
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are

X /s/ Eric Allen Rasberry
Eric Allen Rasberry, Debtor 1

Date **12/06/2018**
MM / DD / YYYY

X /s/ Tori Leigh Rasberry
Tori Leigh Rasberry, Debtor 2

Date **12/06/2018**
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Eric First Name	Allen Middle Name	Rasberry Last Name
Debtor 2 (Spouse, if filing)	Tori First Name	Leigh Middle Name	Rasberry Last Name
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?
(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

☐ No

☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions	Sources of income Describe below.	Gross income from each source (before deductions and exclusions
From January 1 of the current year until				
For the last calendar year: (January 1 to December 31, 2017)	Tax Refund - 2016	\$1,397.00		
For the calendar year before that: (January 1 to December 31, 2016)				

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Exeter Finance Corp Creditor's name		\$2,754.00	\$12,626.00	<input type="checkbox"/> Mortgage
PO Box 166008 Number Street				<input checked="" type="checkbox"/> Car
				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Irving City	TX State	75016 ZIP Code		

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic

- ☒ No
- ☐ Yes. List all payments to an insider.

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody

- ☒ No
☐ Yes. Fill in the details.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600

- ☐ No
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Describe what you contributed
 Monthly monetary contributions of
 \$150.00 over the the past 24 months

Date you contributed

Value

er past 24 mont \$3,600.00

The Met

Charity's Name

Number Street

City

State

ZIP Code

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire,

- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Guzman Law Firm Person Who Was Paid Attorney Fees \$586.00		
8225 Gulf Freeway Number Street Filing Fees \$310.00	12/03/2018	\$586.00
	12/3/2018	\$310.00

Houston TX 77017
City State ZIP Code

Email or website address _____

Person Who Made the Payment, if Not You _____

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Guzman Law Firm Person Who Was Paid Payments made under case #16-35476-H4-13		
8225 Gulf Freeway Number Street	1/1/2018-12/3/201	\$1,435.29

Houston TX 77017
City State ZIP Code

Email or website address _____

David Peake, Chapter 13 Trustee
Person Who Made the Payment, if Not You _____

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Credit Infonet Person Who Was Paid Credit Report		
	12/03/2018	\$66.00

City State ZIP Code

Email or website address _____

Person Who Made the Payment, if Not You _____

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

DebtHelper.com
 Person Who Was Paid

Description and value of any property transferred
 Credit counseling and financial management
 certificates

**Date payment
 or transfer was
 made**

**Amount of
 payment**

12/3/2018

\$38.00

Number Street

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

- 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to**

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

- 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than**

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property).

- ☒ No
☐ Yes. Fill in the details.

- 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

- 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage

- ☐ No
☒ Yes. Fill in the details.

**Last 4 digits of
 account**

**Type of account or
 instrument**

**Date account
 was closed,
 sold, moved,
 or transferred**

**Last balance
 before closing
 or transfer**

Bank of America
 Name of Financial Institution

XXXX- _ _ _ _

- ☒ Checking
☐ Savings
☐ Money market
☐ Brokerage
☐ Other

3/2018

Number Street

City State ZIP Code

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No
☒ Yes. Fill in the details.

Where is the property?		Describe the property	Value
Taylor Logan		2014 Ford Fusion - legal title held by son; equitable interest	<u>\$10,012.50</u>
Owner's Name			
10402 Canterra Ct.			
Number	Street		

Houston TX 77095			
City	State	ZIP Code	

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental

☒ No
☐ Yes. Fill in the details.

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include

- ☐ No
☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,

X /s/ Eric Allen Rasberry _____
 Eric Allen Rasberry, Debtor 1
 Date 12/06/2018

X /s/ Tori Leigh Rasberry _____
 Tori Leigh Rasberry, Debtor 2
 Date 12/06/2018

Did you attach additional pages to your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person _____ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- **You are an individual filing for bankruptcy,**
and
- **Your debts are primarily consumer debts.**
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
	\$15	trustee surcharge
+		
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Eric Allen Rasberry
Tori Leigh Rasberry

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 12/6/2018

Signature /s/ Eric Allen Rasberry
Eric Allen Rasberry

Date 12/6/2018

Signature /s/ Tori Leigh Rasberry
Tori Leigh Rasberry

Acceptance Now 501 Headquarters Dr. Plano, TX 75024	Cypress-Fairbanks ISD 10494 Jones Rd., Suite 106 Houston, TX 77065	Portfolio Recovery PO Box 41067 Norfolk, VA 23541
Afni PO Box 3427 Bloomington, IL 61702	Exeter Finance Corp PO Box 166008 Irving, TX 75016	Real Time Resolutions Attn: Bankruptcy PO Box 36655 Dallas, TX 75235
Amex Correspondence/Bankruptcy PO Box 981540 El Paso, TX 79998	Guzman Law Firm 8225 Gulf Freeway Houston, TX 77017	Remington MUD 1 Avik Bonnerjee, Tax Assessor Co 13333 Northwest Freeway, Ste. 5 Houston, TX 77040
ARS PO Box 459079 Sunrise, FL 33345	Harris County Tax Office P. O. Box 4622 Houston, Texas 77210-4622	Roberts Markel Weinberg Butler 2800 Post Oak Blvd., Suite 5777 Houston, Texas 77056
Ashley Funding Services c/o Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Houston Interventional Cardiol 21212 NW Fwy, Ste. 535 Cypress, TX 77429-5888	S-G Owners Association c/o RMWBH - Mary Shiloh, TBLS-B 2800 Post Oak Blvd., Ste. 5777 Houston, TX 77056
Attorney General/Child Support : Attn: Bankruptcy PO Box 12017 Austin, TX 78711	Internal Revenue Service P O Box 7346 Philadelphia, PA. 19101-7346	US Anesthesia Partners of Texas PO Box 660267 Dallas, TX 75266-0267
Cavalry Portfoloi Services LLC 500 Summit Lake Drive Ste. 400 Valhalla, New York 10595	Linebarger, Goggan, Blair & Sam P.O. Box 3064 Houston, TX 77253-3064	
Central Financial Control PO Box 66044 Anaheim, CA 92816	Midland Funding, LLC. PO Box 2011 Warren, MI 48090	
Citimortgage Inc. Attn: Citimortgage Corp 1000 Technology Dr O'Fallen, MO 63368	Ocwen Loan Servicing Attn: Research/Bankruptcy 1661 Worthington Rd Ste 100 West Palm Beach, FL 33409	
Cypress Heart and Vascular Cent PO Box 3686 - Dept. 475 Houston, TX 77253-3686	Portfolio Recovery PO Box 41021 Norfolk, VA 23541	

Fill in this information to identify your case:

Debtor 1 **Eric** **Allen** **Rasberry**
First Name Middle Name Last Name

Debtor 2 **Tori** **Leigh** **Rasberry**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the **SOUTHERN DISTRICT OF TEXAS**

Case number _____
 (if known)

Check as directed in lines 17 and 21:

According to the calculations required by this

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$6,773.17	\$6,945.66
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. <small>regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include</small>	\$0.00	\$0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$0.00	\$0.00
Ordinary and necessary operating expenses	\$0.00	— \$0.00
Net monthly income from a business, profession, or farm	\$0.00	\$0.00
		Copy here →
	\$0.00	\$0.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

6. Net income from rental and other real property

	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>\$0.00</u>	<u>\$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>	Copy here →	<u>\$0.00</u>

7. Interest, dividends, and royalties

\$0.00 \$0.00

8. Unemployment compensation

\$0.00 \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:↓

For you..... \$0.00

For your spouse..... \$0.00

9. Pension or retirement income Do not include any amount received that was a benefit under the Social Security Act.

\$0.00 \$0.00

10. Income from all other sources not listed above Specify the source and amount. Do not include any benefits received under the Social Security Act

or payments received as a victim of a war crime, a crime against humanity,

Total amounts from separate pages, if any.

11. Calculate your total average monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

+	<u> </u>	+	<u> </u>	=	<u> </u>
	<u>\$6,773.17</u>		<u>\$6,945.66</u>		<u>\$13,718.83</u>

Total average
monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$13,718.83

13. Calculate the marital adjustment Check one:

- ☐ You are not married. Fill in 0 below.
☒ You are married and your spouse is filing with you. Fill in 0 below.
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses

of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other

than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose.

If

+

(See continuation page.)

Total..... \$0.00 Copy here → \$0.00

14. Your current monthly income Subtract the total in line 13 from line 12.

\$13,718.83

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → **\$13,718.83**
 Multiply line 15a by 12 (the number of months in a year). **X 12**
 15b. The result is your current monthly income for the year for this part of the form. **\$164,625.96**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. **Texas**
 16b. Fill in the number of people in your household. **6**
 16c. Fill in the median family income for your state and size of household..... **\$98,758.00**
 To find a list of applicable median income amounts, go online using the link specified in the separate

17. How do the lines compare?

- 17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check **Disposable income is not determined under 11 U.S.C. § 1325(b)(3)**. **Go to Part 3** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).
- 17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check **Disposable income is determined under 11 U.S.C. § 1325(b)(3)**. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2)**. On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11...... **\$13,718.83**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's

19a. If the marital adjustment does not apply, fill in 0 on line 19a. **— \$0.00**
 19b. **Subtract line 19a from line 18.** **\$13,718.83**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b..... **\$13,718.83**
 Multiply by 12 (the number of months in a year). **X 12**
 20b. The result is your current monthly income for the year for this part of the form. **\$164,625.96**
 20c. Copy the median family income for your state and size of household from line 16c..... **\$98,758.00**

21. How do the lines compare?

- ☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, **The commitment period is 3 years**. **Go to Part 4.**
- ☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, **The commitment period is 5 years**. **Go to Part 4.**

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Eric Allen Rasberry _____
Eric Allen Rasberry, Debtor 1

X /s/ Tori Leigh Rasberry _____
Tori Leigh Rasberry, Debtor 2

Date **12/6/2018** _____
MM / DD / YYYY

Date **12/6/2018** _____
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

13. Marital Adjustment (continued):

State each purpose for which the income was used	Amount to subtract
--	--------------------

Fill in this information to identify your case:

Debtor 1	Eric First Name	Allen Middle Name	Raspberry Last Name
Debtor 2 (Spouse, if filing)	Tori First Name	Leigh Middle Name	Raspberry Last Name
United States Bankruptcy Court for the SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts

to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your

actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5

and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This

6

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing and other items Using the number of people you entered in line 5 and the IRS National Standards, **\$2,408.00** fill in the dollar amount for food, clothing, and other items.

7. Out-of-pocket health care allowance Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories-- people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person **\$52.00**

7b. Number of people who are under 65 X **6**

7c. **Subtotal.** Multiply line 7a by line 7b. **\$312.00**

Copy here →

\$312.00**People who are 65 years of age or older**

7d. Out-of-pocket health care allowance per person **\$114.00**

7e. Number of people who are 65 or older X

7f. **Subtotal.** Multiply line 7d by line 7e. **\$0.00**

Copy here →

+ **\$0.00**

7g. **Total.** Add lines 7c and 7f.....

\$312.00

Copy here →

\$312.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing

- **Housing and utilities -- Insurance and operating expenses**
- **Housing and utilities -- Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the

8. Housing and utilities -- Insurance and operating expenses Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$696.00

9. Housing and utilities -- Mortgage or rent expenses:

9a. Using the number of people you entered in line 5, fill in the dollar amount listed \$1,441.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are

Name of the creditor	Average monthly payment
<u>Ocwen Loan Servicing</u>	<u>\$1,236.36</u>
<u>Ocwen Loan Servicing</u>	<u>\$926.98</u>

_____ + _____

9b. Total average monthly payment

\$2,163.34

Copy here →

– \$2,163.34

Repeat this amount

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or

\$0.00

Copy here →

\$0.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect _____

Explain why: _____

11. Local transportation expenses Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.
- ☐ 1. Go to line 12.
- ☒ 2 or more. Go to line 12.

12. Vehicle operation expenses Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area. \$584.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

- 13. Vehicle ownership or lease expense** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on

Vehicle 1 Describe Vehicle 1: 2014 Ford Explorer (approx. 143,500 miles)

13a. Ownership or leasing costs using IRS Local Standard. **\$497.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60

Name of each creditor for Vehicle 1	Average monthly payment
-------------------------------------	-------------------------

Exeter Finance Corp	\$239.72
---------------------	----------

+

Total average monthly payment

\$239.72

Copy
here →

— **\$239.72**

Repeat
this
amount

13c. Net Vehicle 1 ownership or lease expense.

Subtract line 13b from line 13a. If this number is less than \$0,

\$257.28

Copy net
Vehicle 1
expense
here →

\$257.28

Vehicle 2 Describe Vehicle 2: Ford Fusion

13d. Ownership or leasing costs using IRS Local Standard. **\$497.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include

Name of each creditor for Vehicle 2	Average monthly payment
-------------------------------------	-------------------------

Second Vehicle	\$226.46
----------------	----------

Total average monthly payment

\$226.46

Copy
here →

— **\$226.46**

Repeat
this
amount

13f. Net Vehicle 2 ownership or lease expense.

Subtract line 13e from 13d. If this number is less than \$0,

\$270.54

Copy net
Vehicle 2
expense
here →

\$270.54

- 14. Public transportation expense** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation.

\$0.00

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known)

- 15. Additional public transportation expenses:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation. **\$0.00**

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

- 16. Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12. **\$2,290.15**
- 17. Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. **\$64.81**
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or
- 18. Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. **\$245.82**
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any
- 19. Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. **\$38.46**
Do not include payments on past due obligations for spousal or child support. You will list these
- 20. Education:** The total monthly amount that you pay for education that is either required: **\$0.00**
■ as a condition for your job, or
■ for your physically or mentally challenged dependent child if no public education is available for similar services.
- 21. Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. **\$200.00**
Do not include payments for any elementary or secondary school education.
- 22. Additional health care expenses, excluding insurance costs:** The total monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. **\$0.00**
- 23. Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. **\$0.00**
- 24. Add all of the expenses allowed under the IRS expense allowances.** **\$7,367.06**
Add lines 6 through 23.

Additional Expense Deductions These are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

- 25. Health insurance, disability insurance, and health savings account expenses:** The total monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your
- | | | |
|------------------------|------------------------|---|
| Health insurance | <u>\$386.39</u> | |
| Disability insurance | <u>\$7.76</u> | |
| Health savings account | <u>\$0.00</u> | |
| | + | |
| Total | <u>\$394.15</u> | Copy total here → \$394.15 |
- Do you actually spend this total amount?
- ☐ No. How much do you actually spend? _____
- ☒ Yes
- 26. Continued contributions to the care of household or family members:** The total monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. **\$0.00**

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

27. Protection against family violence. Enter the reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$0.00

28. Additional home energy costs. Enter your home energy costs that are included in your insurance and operating expenses on line 8. _____

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the

29. Education expenses for dependent children who are younger than 18. Enter the monthly expenses (not more than \$160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

30. Additional food and clothing expenses. Enter the monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. _____

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

31. Continuing charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4). \$150.00
 Do not include any amount more than 15% of your gross monthly income.

32. Add all of the additional expense deductions. Add lines 25 through 31.

\$544.15

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in

Average monthly
payment

Mortgages on your home

33a. Copy line 9b here.....→ \$2,163.34

Loans on your first two vehicles

33b. Copy line 13b here.....→ \$239.72

33c. Copy line 13e here.....→ \$226.46

33d. List other secured debts:

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
<u>Acceptance Now</u>	<u>Refrigerator</u>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>\$50.79</u>
<u>Future HOA</u>	<u>Homestead</u>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>\$100.00</u>
<u>Internal Revenue Service</u>	<u>Equity</u>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>\$1,197.85</u>
(See continuation page.)			

33e. Total average monthly payment. Add lines 33a through 33d.....\$4,450.23

Copy total here → \$4,450.23

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property

☐ No. Go to line 35.

☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
<u>Ocwen Loan Servicing</u>	<u>10402 Canterra Ct.</u>	<u>\$16,882.31</u>	<u>÷ 60 = \$281.37</u>
_____	_____	_____	<u>÷ 60 = _____</u>
_____	_____	_____	<u>÷ 60 = + _____</u>
Total			<u>\$281.37</u>

Copy total here → \$281.37

35. Do you owe any priority claims--such as a priority tax, child support, or alimony--that are past due as of the filing date of your bankruptcy case?

11 U.S.C. § 507.

☐ No. Go to line 36.

☒ Yes. Fill in the total amount of all of these priority claims. Do not include

Total amount of all past-due priority claims.....\$15,628.20 ÷ 60 = \$260.47

Debtor 1 **Eric Allen Rasberry**
Tori Leigh Rasberry

Case number (if known) _____

36. Projected monthly Chapter 13 plan payment

\$4,900.00

Current multiplier for your district as stated on the list issued by the
 Administrative
 Office of the United States Courts (for districts in Alabama and North
 Carolina) or
 by the Executive Office for United States Trustees (for all other districts).

X 8.8 %

To find a list of district multipliers that includes your district, go online

Average monthly administrative expense

\$431.20

Copy total
 here →

\$431.20

37. Add all of the deductions for debt payment.

Add lines 33g through 36.

\$5,423.27

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, *All of the expenses allowed under IRS expense allowances*..... \$7,367.06

Copy line 32, *All of the additional expense deductions*..... \$544.15

Copy line 37, *All of the deductions for debt payment*..... + \$5,423.27

Total deductions

\$13,334.48

Copy total
 here →

\$13,334.48

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13

Statement of Your Current Monthly Income and Calculation of Commitment Period..... \$13,718.83

40. Fill in any reasonably necessary income you receive for support of dependent children.

The monthly average of any child support payments, foster care
 payments, or
 disability payments for a dependent child, reported in Part 1 of Form
 122C-1, that

41. Fill in all qualified retirement deductions. The monthly total of all amounts that
 your employer withheld from wages as contributions for qualified
 retirement

plans, as specified in 11 U.S.C. § 541(b)(7) plus all required

\$0.00

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).

Copy line 38 here..... → \$13,334.48

43. Deduction for special circumstances. If special circumstances justify additional
 expenses and you have no reasonable alternative, describe the special
 circumstances and their expenses. You must give your case trustee a
 detailed

Describe the special circumstances

Amount of expense

Packaging Service Co - Debtor's work expense \$270.00

+

Total

\$270.00

Copy
 here →

+ \$270.00

Debtor 1 Eric Allen Rasberry
Tori Leigh Rasberry

Case number (if known) _____

44. **Total adjustments** Add lines 40 through 43..... → \$13,604.48 **Copy here** → - \$13,604.48

45. **Calculate your monthly disposable income under § 1325(b)(2)** Subtract line 44 from line 39.

\$114.35

Part 3: Change in Income or Expenses

46. **Change in income or expenses** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	

Part 4: Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

X /s/ Eric Allen Rasberry _____
 Eric Allen Rasberry, Debtor 1

X /s/ Tori Leigh Rasberry _____
 Tori Leigh Rasberry, Debtor 2

Date 12/6/2018
 MM / DD / YYYY

Date 12/6/2018
 MM / DD / YYYY

Debtor 1 Eric Allen Rasberry
 Tori Leigh Rasberry

Case number (if known) _____

33. Other secured debts (continued):

Creditor	Collateral	Does payment include taxes or insurance?	Average monthly payment
S-G Owners Association	10402 Canterra Ct.	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	\$472.07

Current Monthly Income Calculation DetailsIn re: Eric Allen Rasberry
Tori Leigh RasberryCase Number:
Chapter: **13****2. Gross wages, salary, tips, bonuses, overtime and commissions.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<u>Debtor</u>	<u>Skyhawk Chemicals, Inc.</u>						
	\$8,000.00	\$8,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,666.67
<u>Debtor</u>	<u>Packaging Service Co</u>						
	\$0.00	\$0.00	\$0.00	\$6,144.33	\$7,282.53	\$11,212.15	\$4,106.50
<u>Spouse</u>	<u>Staff Force, Inc</u>						
	\$6,399.92	\$6,406.27	\$9,533.92	\$6,331.59	\$6,516.80	\$6,485.45	\$6,945.66